Application No. 09/698,640

## Claim List

1. (Currently amended) A <u>computer-implemented</u> method for an on-line auction of the type wherein one or more customers <u>bids-on may purchase</u> a product supplied by one or more merchants, said method comprising the steps of:

acquiring, over a network, customer information from said one or more customers, said customer information including a Preferred Program Term selected from one or more Program Terms associated with said product;

<u>automatically</u> grouping said one or more customers into one or more pools in accordance with said selected Preferred Program Term;

receiving, over said network, bids from said one or more merchants in connection with the on-line auction of said product to provide said product to said one or more customers in at least one of said pools;

comparing said bids from said merchants to select a preferred bid from a preferred merchant;

notifying, over said network, said preferred merchant of said preferred bid.

- 2. (New) The method of claim 1, wherein said grouping step includes grouping said customers via characteristic pooling.
- 3. (New) The method of claim 1, wherein said grouping step includes grouping said custoemrs via commitment pooling.
  - 4. (New) The method of claim 1, wherein said merchants are grouped into ghost pools.